

## The Building Blocks of Strength

IntegrityLifeInsuranceCompany ■ NationalIntegrityLifeInsuranceCompany ■ Western-SouthernLifeAssuranceCompany

<h3>A+</h3> <p>A.M. Best Rating</p>	<p><b>NRSRO RATINGS POWER<sup>1</sup></b></p> <ul style="list-style-type: none"> <li><b>A+</b> AM BEST (Superior) 2nd highest of 13 ratings</li> <li><b>AA-</b> S&amp;P (Very Strong) 4th highest of 21 ratings</li> <li><b>AA</b> Fitch (Very Strong) 3rd highest of 21 ratings</li> </ul>	<p><b>COMDEX QUALITY<sup>2</sup></b></p> <p>Comdex is a composite of industry ratings. Western &amp; Southern Financial Group ranks in the upper tier of a <b>1-100</b> scale. Compare to your other product providers.</p>	<h3>95</h3> <p>Comdex Ranking</p>				
<p>Member of a <b>Mutual</b> Holding Company</p>	<p><b>BENEFIT OF MUTUALITY</b></p> <p><b>No</b> publicly traded company or private equity owned pressure for short-term results.</p>	<p><b>AMERICAN COMPANY</b></p> <p>We're proud of our <b>U.S.</b> roots, of people helping people, centered in Cincinnati.</p>	<h3>U.S.</h3> <p>Owned &amp; Operated</p>				
<h3>1888</h3> <p>Heritage</p>	<p><b>HISTORIC STRENGTH</b></p> <ul style="list-style-type: none"> <li><b>Years</b> of parent company history.</li> <li><b>Decades</b> of experience.</li> <li><b>Scores</b> of stability.</li> </ul>	<p><b>RECOGNIZED VALUE</b></p> <p>Western &amp; Southern Financial Group is listed on the <b>Fortune 500<sup>®</sup></b>, which represents two-thirds of U.S. economy with \$14.8 trillion in revenue. We're proud to be part of this prestigious list.</p>	<p>Fortune <b>500<sup>®</sup></b> Company</p>				
<h3>Capital Confidence</h3>	<p><b>SIGNIFICANTLY HIGHER CAPITAL-TO-ASSET RATIO OF TOP COMPETITORS</b></p> <p>Capitalization is an indicator of financial stability that can help our company weather challenging economic times.</p> <table border="1"> <tr> <td>Avg. of 15 Largest Publicly Traded Life Insurers</td> <td><b>3.7%</b></td> </tr> <tr> <td>Western &amp; Southern Financial Group</td> <td><b>14.9%</b></td> </tr> </table> <p><small>As of December 31, 2024, total assets were \$80.9 billion, total liabilities were \$68.8 billion, and total equity was \$12.1 billion. The W&amp;S GAAP capital to asset ratio is 14.9%, as compared to the 3.7% average of the 15 largest publicly traded life insurers doing business in the U.S.</small></p>			Avg. of 15 Largest Publicly Traded Life Insurers	<b>3.7%</b>	Western & Southern Financial Group	<b>14.9%</b>
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Source: Fortune<sup>®</sup> Magazine, "Fortune 500<sup>®</sup> (70th Edition)", June/July 2024

### LIFE INSURANCE & ANNUITIES CREATE BALANCE TO SUPPORT OUR STRENGTH

Life policies have **mortality** risk. Annuities have **longevity** risk. We offer both product lines to balance our portfolio and support our strength.



<p><b>INVESTMENT AND INSURANCE PRODUCTS ARE:</b></p>	<ul style="list-style-type: none"> <li>• NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</li> <li>• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES</li> <li>• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED</li> </ul>
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Chart is for illustrative purposes only and does not reflect the organization's legal structure.

[WSFinancialPartners.com](http://WSFinancialPartners.com)

1 The credit rating agencies that rate Western & Southern Financial Group insurance member companies are registered as Nationally Recognized Statistical Rating Organizations (NRSRO) with the U.S. Securities and Exchange Commission (SEC). Ratings shown here are correct as of April 2025 and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scale. Ratings are subject to change from time to time. Specific rating details are as follows:

A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.

AA- S&P (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018.

Fitch AA (Very Strong) Very strong capacity to meet policyholder and contract obligations on a timely basis. Third highest of 21 ratings; rating held since June 2009.

2 Comdex ranking, current as of May 2025, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. W&S Financial Group Distributors, Inc., Cincinnati, OH, (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer.

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